Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
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Substitute Trustee's Deed Indexing Instructions

Lot 2, Mallory Woods S/D, in Sections 20 and 21, T 2 S, R 6 W, DeSoto Co., MS

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of October, 2007 and acknowledged on the 23rd day of October, 2007, William Davis, married, executed and delivered a certain Deed of Trust unto Oscar L. Malone, III, P.C., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2819 at Page 653; and

WHEREAS, on the 22nd day of April, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto M&T Bank, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3022 at Page 368; and

WHEREAS, on the 22nd day of April, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3022 at Page 369; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated May 5, 2009 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 2nd day of June, 2009, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 2nd day of June, 2009, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 2, Mallory Woods Subdivision situated in Sections 20 and 21, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 72, Pages 47-49, in the Office of the Chancery Clerk of Desoto County, Mississippi.

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WHEREAS, at said sale M&T Bank was the highest bidder and best bidder, therefore, for the sum of \$408,871.75 and the same was then and there struck off to M&T Bank and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$408,871.75 do hereby convey the above-described property to M&T Bank.

I convey only such title as is vested in me as Substitute Trustee.

sw/F09-1164

STATE OF LOUISIANA PARISH OF OUACHITA

2. 3.01 (A. 2. 30) (SEP. 1 (A)

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the day of _________, 2009, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.

Techto ora Teode Nation Mitchel Kart

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MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR: Emily Kaye Courteau 2309 Oliver Road Monroe LA 71201 318-330-9020

GRANTEE: M&T Bank 1 Fountain PLaza Buffalo, NY 14203 800-724-2224 Ron D. Gordot G. GOR Notary Mr. Ouachita Paris Notary Mr. Ouachita Paris My C. No. 61577



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI **COUNTY OF DESOTO**

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a convint which is hereto attached

has been made in sa		•	•	llows, to-wit:	reio allached,
Substitute Trustee's Notice of Sale	,	ul	12.	n .	
STATE OF MISSISSIPPI COUNTY OF DeSoto	Volume No	77 on the	12 day of	, 2009	
WHEREAS, on the 23rd day of October, 2007 and acknowl- edged on the 23rd day of October, 2007, William	Volume No	<u>/4</u> on the	19 day of 9	My_, 2009	
Davis, married, executed and delivered a certain Deed of Trust unto Oscar L. Malone, Ill, P.C., Trustee for	Volume No	0) 4 on the _g	76 day of 4	May , 2009	
Mortgage Electronic Regis- tration Systems, Inc., Bene- ficiary, to secure an indebtedness therein de-	Volume No	on the	day of	, 2009	
scribed, which Deed of Trust is recorded in the office of the Chancery Clerk of DeS- oto County, Mississippi in Book 2819 at Page 653;	Volume No	on the	day of	, 2009	
and WHEREAS, on the 22nd day of	Volume No	on the	day of	, 2009	
April, 2009, Mortgage Efec- tronic Registration Systems, Inc., assigned said Deed of Trust unto M&T Bank, by in- strument recorded in the of- fice of the aforesaid Chancery Clerk in Book 3022 at Page 368; and	Dias	u Sm	ith		
WHEREAS, on the 22nd day of April, 2009, the Holder of said Deed of Trust substi- tuted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by in- strument recorded in the of- fice of the aforesaid Chancery Clerk in Book	Sworn to and subs	scribed before me, t	his <u>26</u> day of _		. 2009
3022 at Page 369; and WHEREAS, default having		D VC	A	<i>ر</i> ــہ	MISSISSIO
been made in the payments of the indebtedness se- cured by the said Deed of Trust, and the holder of said Deed of Trust, bouless	B	9 W. 77	auges	STAP	OF MISSISSION TO THE PROPERTY OF THE PROPERTY
Deed of Trust, having re- quested the undersigned so to do, on the 2nd day of		STATE OF MISSISS		S.	NOTARY EXPISES
June, 2009, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at			VICE, INCORPORATE	:D \ \ *	MOTARY EXPISE.
public outcry, offer for sale and will sell, at the East				,	Jenut COUNT
front door at Courthouse lo- cated at 2535 Hwy. 51 South at Hernando, Missis-	A. Single first insertion	on of <i>346</i>	words @ .12 \$	1.52	CESOTO.
sippi, for cash to the highest bidder, the following de-	B subsec	quent insertions of	692 words	s @ .10 \$ <i>69.2 C</i>)
scribed land and property situated in DeSoto County, Mississippi, to-wit:	C. Making proof of pu	ublication and deposing	g to same \$_	300	
Lot 2, Mallory Woods Subdivi- sion stuated in Sections 20 and 21, Township 2 South, Page 8 West Descrip	TOTAL PUBLISH	IER'S FEE: \$.	13.72		

lonly convey such title as is 5. Hwy, 51. South, Hernando, MS 38632 * no2.429,6397 * Fax: 662.429,5239

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201